

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE	)	
	)	
Bernadette A. Myers	)	Case No. 19-11212 TPA
Debtor	)	Chapter 13
	)	
	)	Docket No. 46
Bernadette A. Myers	)	
Movant	)	
	)	
vs.	)	
	)	
AR Resources Inc., Apothaker Scian PC,	)	
Caine & Weiner, JP Morgan Chase Bank	)	
NA, Citibank North America, Citibank/	)	
Home Depot, Colonial Savings & Loan,	)	
Direct TV LLC, Discover Bank, Discover	)	
Financial Services, Enhanced Recovery	)	
Corp., First Federal Credit Control Inc.,	)	
KML Law Group PC, Office of the United	)	
States Trustee, PCA Acquisition V LLC,	)	
PRA Receivables Management LLC,	)	
Pennsylvania Department of Revenue,	)	
PNC Bank Retail Lending, Portfolio	)	
Recovery Associates LLC, SYNCB/PPC,	)	
Synchrony Bank, Synchrony Bank/Amazon,	)	
UPMC Health Services, UPMC Physician	)	
Services, Verizon, Widget Federal Credit	)	
Ronda J. Winnecour	)	
Respondents	)	

**CONSENT ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the Consent Order to Approve Post-Petition  
Automobile Financing. Based upon the foregoing, and for good cause shown, it is hereby  
**ORDERED, ADJUDGED, and DECREED** that:

1. The *Order* [Dkt. No. 46] is **GRANTED** as provided by the terms of this

*Order.* Debtor is authorized to obtain secured financing for the purchase of a new or used vehicle on the following terms:

- a) the total amount of financing **shall not exceed \$20,000.00**; and
- b) the monthly payments made under the financing agreement **shall not exceed \$450.00**;
- c) the interest rate **shall not exceed 21%**;

2. To the extent that Debtor secures financing for the purchase of a new or used vehicle, such payments **shall be made through the Chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtor shall file:

- a) an amended Chapter 13 plan; and
- b) a report of financing

3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 Trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. The debtor was in an auto accident and her 2013 Hyundai Sonata was totaled. After the balance of the vehicle loan is paid off by the insurance company the remaining portion of the insurance proceeds of \$5,234.94 will be used for a down payment on a new or used vehicle. The debtor will remit \$1,234.94 to the Chapter 13 Trustee as this portion of the proceeds is not exempt. Amended Schedules B and C have been filed with the Court.

5. Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protection payments for the new contract amount so long as sufficient supplemental funds are provided by Debtor.

6. Notwithstanding the inclusion of the post-petition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the finance company.

7. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the Chapter 13 plan and file proof of the same with the Court.

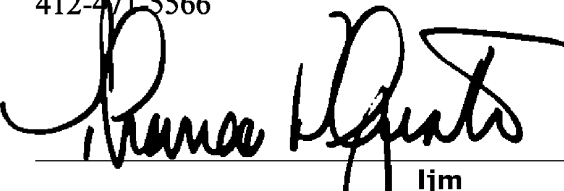
Prepared by: Kenneth M. Steinberg

September 2, 2021  
DATE

/s/ Kenneth M. Steinberg  
Kenneth M. Steinberg, Esquire  
Attorney for the Debtors  
STEIDL & STEINBERG  
Suite 2830 – Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 31244  
[kenny.steinberg@steidl-steinberg.com](mailto:kenny.steinberg@steidl-steinberg.com)

September 2, 2021  
DATE

/s/ Katherine M. DeSimone  
Katherine M. DeSimone, Esquire  
Attorney for Chapter 13 Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566

  
ljm  
UNITED STATES BANKRUPTCY JUDGE

Case Administrator to Mail to:

Debtor(s)

Counsel for Debtor(s)

Ronda J. Winnecour, Esq.

Office of the U.S. Trustee

In re:  
Bernadette A. Myers  
Debtor

Case No. 19-11212-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Sep 03, 2021

User: dkam  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2021:

Recip ID	Recipient Name and Address
db	+ Bernadette A. Myers, 211 Lowry Road, Erie, PA 16511-1326

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Cu Members Mortgage a division of Colonial Savings, F.A. bnicholas@kmlawgroup.com
Kenneth M. Steinberg	on behalf of Debtor Bernadette A. Myers julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4